RealRate

LIFE INSURANCE 2019

RIVERSOURCE LIFE INSURANCE CO Rank 21 of 25



Mortgage Loans on Real Estate, Net -1.43% Debt Separate Account, Assets 37.5% Benefits 3.97% Other Expenses 4.70% Other Assets -15.4% Available-forsale -5.94% 4.70% 3.97% 37.5% -1.43% -5.94% -15.4% Liability for Future Policy Separate Account, Liability -38.8% Insurance Net Premiums Earned, Net -6.50% Other Liabilities Expenses 8.67% Assets 1.09% Other Revenues Benefit 14.5% and Fees 1.33% -1.55% Income -1.50% 2.96% 1.33% -38.8% Other Compr. Revenues -8.21% Liabilities 1.10% Net Income 1.24% 8.67% 1.24% Comprehensive Stockholders Net Income 1.67% Equity -6.87% -6.87% 1.67%

> Economic Capital Ratio -6.51%



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RIVERSOURCE LIFE INSURANCE CO



Rank 21 of 25

The relative strengths and weaknesses of RIVERSOURCE LIFE INSURANCE CO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of RIVERSOURCE LIFE INSURANCE CO compared to the market average is the variable Separate Account, Assets, increasing the Economic Capital Ratio by 37% points. The greatest weakness of RIVERSOURCE LIFE INSURANCE CO is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.1%, being 6.5% points below the market average of 8.6%.

Input Variable	Value in 1000 USD
Benefits	2,047,000
Debt Securities, Available-for-sale	21,528,000
Insurance Commissions and Fees	2,081,000
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	2,547,000
Net Investment Income	1,023,000
Other Assets	12,605,000
Other Compr. Net Income	-411,000
Other Expenses	969,000
Other Liabilities	33,108,000
Other Net Income	0
Other Revenues	421,000
Premiums Earned, Net	396,000
Separate Account, Assets	73,393,000
Separate Account, Liability	73,393,000

Output Variable	Value in 1000 USD
Liabilities	106,501,000
Assets	110,073,000
Expenses	3,016,000
Revenues	3,921,000
Stockholders Equity	3,572,000
Net Income	905,000
Comprehensive Net Income	494,000
Economic Capital Ratio	2.1%

